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DATE: September 13th, 2004

TO: JOHN W. HAYES, Examiner
The Assistant Commissioner of Patents

FAX NO. 1 (703) 872-9306

FROM: SCOTT JOHNSON

TOTAL NO. OF PAGES 12

(INCLUDING COVER SHEET)

MESSAGE:: Please see attached.

I hereby certify that this paper for S.N. 09/188,827 is being facsimile transmitted to the Patent and Trademark Office on the date shown below.

Anne Ford
ANNE FORDSeptember 13th, 2004

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Application No. 09/188,827
Amendment dated September 13, 2004

Page 1

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Anne Ford
Anne Ford
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Sept 13, 2004
Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: John Francis Regan

For: LENDER AND INSURER TRANSACTION
PROCESSING SYSTEM AND METHOD

RECEIVED
CENTRAL FAX CENTER
SEP 13 2004

Serial No.: 09/188,827

Filed: 11/09/1998

Art Unit: 3621

Our Reference: SJ-10321US

133 Richmond Street West
Toronto, Ontario M5H 2L7

September 13th, 2004

VIA FACSIMILE
Commissioner of Patents and Trademarks
Washington, D.C. 20231

Attention: Examiner John W. Hayes

Dear Sir:

This is responsive to the Examiner's most recent
Official Action in the above-identified patent application.

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.